

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-28577-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francisco Saravia-Jiminez  
57 Wilcox Rd  
New Brunswick, NJ 08901-1665

Denise E. Saravia-Jiminez  
57 Wilcox Rd  
New Brunswick, NJ 08901-1665

Social Security No.:

xxx-xx-2133

xxx-xx-5045

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 11/13/18

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 2, 2018

JAN: llb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francisco Saravia-Jiminez  
 Denise E. Saravia-Jiminez  
 Debtors

Case No. 18-28577-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db/jdb Francisco Saravia-Jiminez, Denise E. Saravia-Jiminez, 57 Wilcox Rd,  
 New Brunswick, NJ 08901-1665  
 517761024 Allied Intersted, PO Box 361445, Columbus, OH 43236-1445  
 517761026 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 517761031 CBCS, PO Box 2589, Columbus, OH 43216-2589  
 517761032 Cenlar Central Loan Administration, PO Box 986, Newark, NJ 07184-0001  
 517761035 +DSNB / MACYS, P.O. Box 8218, Mason, OH 45040-8218  
 517761036 +Educational Funding Company, 4740 Chevy Chase Dr Ste 200, Chevy Chase, MD 20815-6459  
 517761037 Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300 P.O. Box 914,  
 Paramus, NJ 07653-0914  
 517761038 Encore Receivable Management, Inc., P.O. Box 3330 400 N. Rogers Road,  
 Olathe, KS 66063-3330  
 517761039 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 517761040 +Financial Recoveries, P.O. Box 1388, Mt Laurel, NJ 08054-7388  
 517761041 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 517761042 Genesis BCY/Celtic Bank, 368 S State St Ste 300, Salt Lake City, UT 84111-2315  
 517761043 Green Lawn Fertilizing, 1004 Saunders Ln, West Chester, PA 19380-4218  
 517761044 JFK Hospital, 80 James St Fl 4, Edison, NJ 08820-3938  
 517761045 KML Law Group PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 517761046 +LTD Financial Services Services, L.P., 7332 Southwest Freeway, Suite 1600,  
 Houston, TX 77086  
 517761047 Meridian Medical Group, c/o Simon's Agency, Inc., PO Box 5026, Syracuse, NY 13220-5026  
 517761048 #+Monarch Recovery Management, Inc., P.O. Box 16119, Philadelphia, PA 19114-0119  
 517761051 NJ Housing & Finance Agency, Loan Servicing, 637 S Clinton Ave, Trenton, NJ 08611-1811  
 517761050 New Brunswick Water Department, 78 Bayard St, New Brunswick, NJ 08901-2113  
 517761052 #Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 517761053 Philips Remote Cardiac Service, PO Box 415404, Boston, MA 02241-5404  
 517761057 RWJ Anesthesia, c/o Financial Recoveries, 200 E Park Dr Ste 100,  
 Mount Laurel, NJ 08054-1297  
 517761058 RWJ Emergency Services, c/o Financial Recoveries, 200 E Park Dr Ste 100,  
 Mount Laurel, NJ 08054-1297  
 517761059 RWJ/Anesthesia, c/o Financial Recoveries, 200 E Park Dr, Mount Laurel, NJ 08054-1297  
 517761055 Robert Wood Johnson, PO Box 15278, Newark, NJ 07192-5278  
 517761056 +Robert Wood Johnson Hospital Pediatrics, 1 Robert Wood Johnson Pl,  
 New Brunswick, NJ 08901-1966  
 517761060 Santander Bank, Bankruptcy Department, PO Box 961245, Fort Worth, TX 76161-0244  
 517761068 +United Collection Bureau, 5620 Southwyck Blvd - Suite 206, Toledo, OH 43614-1501  
 517761071 WFFNB / Dual L, 800 Walnut St, Des Moines, IA 50309-3605  
 517761069 Wells Fargo Carrier Visa, PO Box 660431, Dallas, TX 75266-0431  
 517761070 +Wells Fargo/Home Project Visa, 800 Walnut Street, Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2018 23:38:16 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 02 2018 23:38:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517761025 E-mail/Text: bky@americanprofit.net Oct 02 2018 23:38:36 American Profit Recovery,  
 34405 W 12 Mile Rd Ste 379, Farmington Hills, MI 48331-5608  
 517761028 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:43:14 Capital One,  
 PO Box 85520, Richmond, VA 23285-5520  
 517761027 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:44:20 Capital One,  
 c/o Lyons, Doughty & Veldhuis, PC, PO Box 85520, Richmond, VA 23285-5520  
 517761030 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:43:14 Capital One,  
 P.O. Box 5253, Carol Stream, IL 60197-5253  
 517761029 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 23:43:45 Capital One,  
 PO Box 71083, Charlotte, NC 28272-1083  
 517761033 E-mail/Text: electronicbkydocs@nelnet.net Oct 02 2018 23:38:18 Department of Education,  
 121 S 13th St, Lincoln, NE 68508-1904  
 517761034 E-mail/Text: electronicbkydocs@nelnet.net Oct 02 2018 23:38:18  
 Department of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
 517761049 +E-mail/Text: Bankruptcies@nragroup.com Oct 02 2018 23:39:15 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 517761054 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 02 2018 23:44:27  
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
 517761061 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2018 23:44:15 SYNCB / Amazon, P.O. Box 965015,  
 Orlando, FL 32896-5015  
 517761062 +E-mail/PDF: gecsed@recoverycorp.com Oct 02 2018 23:44:16 SYNCB / Lowes, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 517761063 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2018 23:43:10 SYNCB / Paypal, PO Box 965005,  
 Orlando, FL 32896-5005  
 517761064 +E-mail/PDF: gecsed@recoverycorp.com Oct 02 2018 23:43:41 SYNCB / Sam's Club,  
 P.O. Box 965005, Orlando, FL 32896-5005

District/off: 0312-3

User: admin  
Form ID: 132

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Total Noticed: 53

Date Rcvd: Oct 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

|           |  |                                |
|-----------|--|--------------------------------|
| 517761065 | E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:41                     | SYNCB / Walmart,               |
|           | P.O. Box 965024, Orlando, FL 32896-5024                                      |                                |
| 517761067 | E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:10                     | SYNCB Care One, PO Box 965036, |
|           | Orlando, FL 32896-5036   |                                |
| 517766204 | +E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 23:43:41                    | Synchrony Bank,                |
|           | c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |                                |
| 517787493 | +E-mail/Text: electronicbkydocs@nelnet.net Oct 02 2018 23:38:18              | U.S. Department of Education,  |
|           | C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911         |                                |
| 517789918 | E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 02 2018 23:38:13     | Westlake Financial,            |
|           | PO Box 76809, Los Angeles, CA 90076-0809                                     |                                |
|           |  | TOTAL: 20                      |

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517761066\* SYNCB / Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

|                    |   |
|--------------------|---|
| Albert Russo       | docs@russotrustee.com   |
| Frederick J. Simon | on behalf of Joint Debtor Denise E. Saravia-Jiminez simonmonahan216@gmail.com |
| Frederick J. Simon | on behalf of Debtor Francisco Saravia-Jiminez simonmonahan216@gmail.com       |
| U.S. Trustee       | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 4